

Fill in this information to identify the case:

Debtor 1	Marie L Toussaint
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Northern
	District of IL (State)
Case number	18-29635

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of the Igloo Series IV Trust

Court claim no. (if known): 2

Last 4 digits of any number you use to
identify the debtor's account: 1073

Date of payment change:
Must be at least 21 days after date 09 /01 /2020
of this notice

New total payment: \$ 1,508.57
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 973.18

New escrow payment: \$ 1,159.91

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Marie L Toussaint
First Name Middle Name Last Name

Case number (if known) 18-29635

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves Date 7 / 31 / 2020
Signature

Print: Michelle R. Ghidotti-Gonsalves Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email bknottifications@ghidottiberger.com

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: July 23, 2020

MARIE L HOMERE
1860 183RD ST
HOMEWOOD IL 60430

Property Address:
1860 183RD STREET
HOMEWOOD, IL 60430

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Feb 2020 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Sep 01, 2020:	Escrow Balance Calculation	
Principal & Interest Pmt:		348.66	348.66	Due Date:	Aug 01, 2019
Escrow Payment:		973.18	1,159.91	Escrow Balance:	(16,272.80)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	12,651.34
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00	Anticipated Escrow Balance:	(\$3,621.46)
Total Payment:		\$1,321.84	\$1,508.57		

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Feb 2020	963.29			*	Starting Balance	0.00	(11,354.89)
Feb 2020			4,667.27	*	County Tax	0.00	(10,391.60)
Apr 2020	963.29			*		0.00	(15,058.87)
May 2020	963.29			*		0.00	(14,095.58)
Jun 2020	963.29			*		0.00	(13,132.29)
Jul 2020			4,103.80	*	County Tax	0.00	(12,169.00)
					Anticipated Transactions	0.00	(16,272.80)
Jul 2020	11,678.16						(4,594.64)
Aug 2020	973.18						(3,621.46)
	\$0.00	\$16,504.50		\$0.00			
				\$8,771.07			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: July 23, 2020

MARIE L HOMERE

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Sep 2020	998.01		Starting Balance	(3,621.46)	2,206.99
Oct 2020	998.01	3,205.00	Homeowners Policy	(2,623.45)	3,205.00
Nov 2020	998.01			(4,830.44)	998.01
Dec 2020	998.01			(3,832.43)	1,996.02
Jan 2021	998.01			(2,834.42)	2,994.03
Feb 2021	998.01			(1,836.41)	3,992.04
Mar 2021	998.01	4,667.27	County Tax	(838.40)	4,990.05
Apr 2021	998.01			(4,507.66)	1,320.79
May 2021	998.01			(3,509.65)	2,318.80
Jun 2021	998.01			(2,511.64)	3,316.81
Jul 2021	998.01			(1,513.63)	4,314.82
Aug 2021	998.01	4,103.80	County Tax	(515.62)	5,312.83
	<u>\$11,976.12</u>	<u>\$11,976.07</u>		(3,621.41)	2,207.04

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 998.01. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,996.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (3,621.46). Your starting balance (escrow balance required) according to this analysis should be \$2,206.99. This means you have a shortage of 5,828.45. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 11,976.07. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	998.01
Surplus Amount:	0.00
Shortage Amount:	161.90
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$1,159.91

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,346.67 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On July 31, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

Edwin L Feld notice@edfeldlaw.com, efeld@edfeldlaw.com;felder44800@notify.bestcase.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton
Lauren Simonton

On July 31, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR Marie L Toussaint 1860 183rd Street Homewood, IL 60430

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton
Lauren Simonton